

My name is Cornell Wright. I reside in Stratford, CT and I am an independent customer service consultant and executive coach.

I was a member of the Speaker's Working Group on Small Business Health Care. I would like to thank the members of the working group, the legislative staff and other involved parties for their work that has led to the development of the Small Business Healthcare Bill, HB 5487.

It is my professional opinion from working with my business clients, associates across the state and in my home that the issue of access, value and cost of healthcare is a topic foremost in the minds' of small business owners and employees.

Allow me to cite a few examples -- a small manufacturer in Bridgeport, has had annual increases in his healthcare insurance premiums of over 12% for each of the past four years. This was without an increase in the number or change in the health conditions of his employees.

A primary care physician's practice in Stratford had to increase the amount his employees contributed to their healthcare premiums. The result was less disposable income for the employees.

A quality nursing home in New Haven moved to Health Savings Accounts a few years ago. The technique, although touted by some as a responsible way to manage health care, has the immediate impact of diverting money from already strained household budgets to pay for higher health care insurance.

You have read the bill, the report and the recommendations from the working group.

Our state needs small business and an environment that allows small businesses to thrive. We utilize small businesses from the local pizza parlors to a physician office to a local nursing home. However, the current business and legislative environment place small businesses at a disadvantage. The cost and access to value based healthcare is a major area of the disadvantage faced by small businesses.

Also, the insurance exchange, when implemented, does not have to be complicated to the end users. Consider models from the personal computer vendors and automobile companies who provide you with web based explanations, choices and running cost estimates while you design your customized product. I am sure there is a model that can work for the exchange.

Also, the exchange products should not be the "low value" option. The insurance products offered should be, at least, as Sears use to say "Better", on the scale of Good, Better and Best.

Passage of this bill is a good step toward a Connecticut with a lower cost of doing business for small businesses. Additionally, lower health care insurance for all citizens would positively impact our economy by placing more money in the pockets of small businesses and employees across the state.

I request that you favorably support the passage of this bill. Thank you.

Respectfully submitted,

Cornell N. Wright

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